









MONEY

For the Rest of Us

Robo Advisors Review - January 2016

Portfolio mix recommendations for 50 year old retired male with moderate risk profile

	 Betterment	 FutureAdvisor	 Charles Schwab INTELLIGENT PORTFOLIOS	 wealthfront			 Betterment	 FutureAdvisor	 Charles Schwab INTELLIGENT PORTFOLIOS	 wealthfront	
				Taxable	Retirement					Taxable	Retirement
U.S. Stocks	28.6%	15.0%	17.0%	47.0%	35.0%	U.S. Total Market Stocks	VTI - 11%	7%		VTI - 35%	VTI - 20%
Int'l Developed Stocks	22.7%	13.0%	11.0%	20.0%	17.0%	U.S. Large Company Stocks			4%		
Emerging Markets Stocks	4.8%	9.0%	4.0%	15.0%	14.0%	U.S. Large Company Value Stocks	VTV - 11%				
U.S. Investment Grade Bonds	28.8%	44.0%	30.3%	18.0%	13.0%	U.S. Large Company Fundamental Indexing			7%		
U.S. High Yield Bonds	0.0%	0.0%	8.0%	0.0%	0.0%	U.S. Value Stocks		7%			
Int'l Developed Bonds	9.7%	11.0%	5.0%	0.0%	0.0%	U.S. Dividend Stocks				VIG - 7%	VIG - 15%
Emerging Market Bonds	5.5%	0.0%	4.0%	0.0%	8.0%	U.S. Mid Cap Value Stocks	VOE - 3.5%				
U.S. REITs	0.0%	3.0%	3.0%	0.0%	13.0%	U.S. Small Company Stocks		1%	2%		
Int'l REITs	0.0%	3.0%	2.0%	0.0%	0.0%	U.S. Small Company Value Stocks	VBR - 3.1%				
Precious Metals	0.0%	0.0%	2.0%	0.0%	0.0%	U.S. Small Company Fundamental Indexing			4%		
Cash	0.0%	2.0%	13.8%	0.0%	0.0%	U.S. Energy Sector Stocks				XLE - 5%	
	100%	100%	100%	100%	100%	Int'l Developed Stocks	VEA - 22.7%	5%	3%	VEA - 20%	VEA - 17%
						Int'l Developed Value Stocks		5%			
						Int'l Developed Fundamental Index			5%		
						Int'l Small Company Stocks		3%	1%		
Total Stocks	56.0%	37.0%	32.0%	82.0%	66.0%	Int'l Small Company Fundamental Indexing			2%		
Total Bonds	44.0%	55.0%	47.3%	18.0%	21.0%	Emerging Markets Stocks	VWO - 4.8%	9%	2%	VWO - 15%	VWO - 14%
Total REITs	0.0%	6.0%	5.0%	0.0%	13.0%	Emerging Markets Fundamental Indexing			2%		
Total Precious Metals	0.0%	0.0%	2.0%	0.0%	0.0%	U.S. Bonds		22%			
Total Cash	0.0%	2.0%	13.8%	0.0%	0.0%	U.S. Investment Grade Corporate Bonds	LQD - 2.5%				LQD - 13%
	100%	100%	100%	100%	100%	Inflation Protection Bonds	VTIP - 0.5%	22%	5%		
						Municipal Bonds	MUB - 25.8%		25.25%	MUB - 18%	
						U.S. Corporate High Yield Bonds			8%		
Number of Portfolio Holdings	11	12	18	6	7	Int'l Developed Bonds	BNDX - 9.7%	11%	5%		
Account Fee for \$100,000 account	0.15%	0.50%	0.00%	0.23%	0.23%	Emerging Market Bonds	VWOB - 5.5%		4%		EMB - 8%
						U.S. REITs		3%	3%		VNQ - 13%
Expected Return	4.9%	4.6%	4.3%	5.9%	6.5%	Int'l REITs		3%	2%		
Expected Return Range	4.1% - 6.0%	3.8% - 5.5%	3.7% - 5.0%	4.7% - 7.4%	5.1% - 8.0%	Gold and Precious Metals			2%		
Maximum Drawdown	-31.5%	-23.3%	-23.1%	-44.3%	-44.4%	Cash		2%	13.75%		

Disclosures

Expected Return and Maximum Drawdown are based on assumptions from the Money For the Rest of Us Hub

Maximum Drawdown is the maximum expected loss from top to bottom before reversing.

All information is for general education and should not be construed as investment advice.

